

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

| In re Applica | ation of Jon Washington, et al. |) | | ertered 2/1/05 and |
|---------------|---|---|-------------------------------|--------------------------|
| Serial No.: | 10/788,916 |) | Art Unit 2876 | |
| Confirmation | n No.: 7498 |) | | |
| Filed: | February 27, 2004 |) | Patent Examiner Steve Paik | |
| Title: | ATM Network With Cash Management Arrangement |) | | |
| Mail Stop Al | 7 | | | |
| Commission | er for Patents | | • | |
| PO Box 1450 |) | | | |
| Alexandria, | VA 22313-1450 | | | |
| Sir: | | | | |

In response to the Office Action ("Action") dated December 28, 2004 kindly enter

Applicants' remarks without prejudice as follows:

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